

finger prints which have proved the undoing of so many clever rogues. Rinaldo might still have been living in clover with the prospect of some day becoming the author of a rival to Esmeraldo or Volapuk. While the magistrate was coddling him, M. Bertillon, the chief of the Anthropometrical department of the French police, took an impression of his finger prints and then started a search among the criminal archives for the duplicate of them. The denouement was somewhat dramatic.

#### REPORTED PROGRESS.

M. Roly was telling several persons of the progress he had made in mastering Agnuch. He had ascertained by means of pictures that the mysterious stranger not only recognized a horse but knew how to ride one. And that afternoon he had invited the lad to accompany him on a ride in the Bois de Boulogne when he anticipated, among other things, a considerable enlargement of his Agnuch vocabulary. Then he summoned the youth into the room and ejaculated something that sounded like "Jiggy law jampot!" He told the company that was Agnuch for "How do you do?" The lad replied in words which the magistrate had not heard before and which he hurriedly added to the roams of foolscap which contained his embryo Agnuch-French dictionary. At this juncture M. Bertillon rushed into the room.

#### SCOUNDREL DISCOVERED.

"I have found the scoundrel out!" he exclaimed. Then turning to the

youth whose face had not revealed the slightest indication that he understood the meaning of the words, he went on: "Your name is Agostino Rinaldo and you are from the Austrian Tyrol. You have been arrested several times. You served your last term of imprisonment in Marsfeld's prison."

He proceeded to give a list of various petty offenses for which Rinaldo had been imprisoned by the French police. Before he finished speaking the lad realized that the game was up. But it was not penitence that caused him to burst into tears. It was the knowledge that the good things that had been showered upon him would be withdrawn and he would be thrust forth into a hard, cold world again to make a living by his wits and that Agnuch would not serve him a second time. He acknowledged that that language was a medley of thieves' lingo, Italian and German slang and words of his own invention.

Among his dupes are several learned philologists and it will be a long time before their friends come crying them about it. But the most crestfallen of his victims is M. Roly. He had counted a great deal on the fame he would derive from that Agnuch-French dictionary. The judge of Paris saw Rinaldo something for having provided them with a new sensation, and something left over to laugh at just when the woman who won a million francs in the lottery had ceased to be a nine days' curiosity.

#### THE MUMMY INDUSTRY.

As may be seen by the cut, the digging of mummies in Africa is still progressing actively. The French authorities of Tunisia have established a mummy digging station on the site of old Carthage, and the embalmed bodies of hundreds of the inhabitants of that ancient Phoenician city are being ex-



humed and brought to light. These excavations are in the interests of French antiquarians and archaeologists. It is believed that discoveries of great value will result. Carthage has been for centuries the mystery of north Africa, and the time has arrived when the French government is doing its best to unravel it.

The inspector of the disinfection office of Turin, Italy, has instituted an innovation in destroying germs in dwellings. He uses a 1 per cent solution of sal soda for cleansing the floors, whereby the bacilli of diphtheritis and typhus are killed in one minute.



MARIA HENNING

#### SWISS BEAUTY TO BE ARRESTED.

Fraulein Maria Henning, general agent for a Swiss life insurance company, have eloped from Switzerland, and the immigration authorities have been asked to arrest them. Gelzer is accused of converting to his own use the paltry sum of \$4,500. Miss Henning is an author who has won prominence in Switzerland, and also her career as a royal heart-breaker is well known, or at least, a heart-breaker of noblemen high in favor with Emperor William. She is looked upon as one of the most beautiful women in Europe. She and the general agent dropped out of sight. The police of Europe have been unable to find them.

#### THE FIRST LESSON IN GRAFT.

Mothers Teach it to Babies When They Humor the Little Ones With Swabs After Bumps.

SCENE: A nursery. Dramatis personae: Pretty, foolish mamma, and a toly-poly baby whom Nature has padded carefully against the downs of life. Baby tries to walk, and tumbles; gets a bump, and after a moment's mute surprise, would return to his playthings none the worse for a little variety in the dull monotony of nursery life. But mamma has heard the sound of his adventure, and scarcely has he righted himself than she has seized him, covered him with kisses, entreated him to

tell her "where he's hurt," and raised a howl from him which almost lifts the roof.

And then, to stop the awful noise which she and she alone has caused, she stuffs him full of goodies till his mouth is effectually sealed with sweets. What has baby learned? A lesson in graft, which he will unlearn only through hard knocks—knocks harder far than the first bump he got by tumbling on the nursery floor.

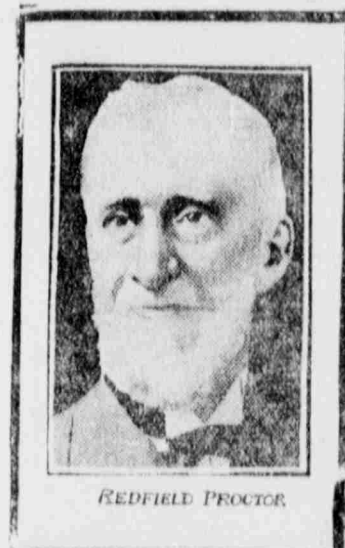
If he has any gray matter whatever under his soft spot he will howl right away next time he falls in the hope of having his mouth stuffed full of sugar.

From the time that fond mamma kisses his bruises to make them well, and lavishes upon him the endearments which gush up springlike from her sympathetic heart at the sight of his tears and the noise that accompanies them, he adds slowly to knowledge of the advantage which may be gained by magnifying injuries received; he sees that bluff, discreetly used, will make him a hero, and that even carelessness may be rewarded if he howls loudly enough and plays with due discretion the glorious sport of graft.

How to make a mountain out of a molehill is usually the first lesson in construction which babyhood is given. Having once grasped this a child readily catches on to the bunko game.

It is indirectly the fault of a man's mother, or of his nurse, when he brings a damage suit against a corporation for injuries which he has suffered through his own carelessness. Did she not teach him when he was still in dresses that he should expect bonbons every time he tumbled down and scraped his knee, and that his compensation for discomfort would be proportionate to the noise he made, and inversely proportionate to the actual hurt received?

Likewise behind the breach of promise suit stands the girl's mother as the one who is most responsible for the disgusting situation. Was it not she



SENATOR PROCTOR TO BUILD SANITARIUM.

Because his son, Redfield Proctor, Jr., has been afflicted with tuberculosis, United States Senator Redfield Proctor has offered to furnish a site and erect a tuberculosis sanitarium and present it to the state of Vermont, and in addition to endow it with \$100,000. Senator Proctor estimates that a site and building will cost \$50,000, but in his letter to Dr. W. H. Bryant, secretary of the state tuberculosis commission, he says he does not fix that sum arbitrarily, but has promised his children that when a suitable site is selected he will erect a substantial hospital to accommodate 25 or thirty patients.



PROF. VON BEHRING

#### BEHRING MAY RID WORLD OF CONSUMPTION.

The complete downfall of the theories of Koch and the definite ruin of the theory that bovine tuberculosis is not transmissible to the human species is the result of the present tuberculosis congress in Paris, according to Prof. Von Behring, discoverer of the anti-diphtheritic serum, a representative appointed by the Kaiser himself.

The theories of the French school which were always strongly contrasted with the German, now seem triumphant; French students always insisted that the sterilization of milk was one of the tremendous preventive measures, insisting, as now seems the unanimous opinion of the congress, that the bovine bacillus was far more dangerous than the human bacillus itself. Investigations in the last two years have brought a vast majority of the best equipped authorities to the belief that the most efficacious means of checking the disease, which is so ravaging the population everywhere, lies in the sterilization of milk before feeding young children, isolation of the tuberculosis patient even in the earliest stages, the development of sanatorial schemes, with more attention to ultimate cure than to temporary cure; insistence on these points is the keynote to the congress, which realizes the truth that tuberculosis is not hereditary, in thousands of cases being due to the indifference with which one affected member of a family is allowed to contaminate others.

who instructed her daughter, through her own weakness of mind and her indulgence, in the ease and profit of working a hold-up game?

The same holds true in many a divorce case, where a wife feels herself injured because she has obtained in married life less cuddling and coddling than the petting her earlier home experience had trained her to expect.

The man who brings the damage suit without just reason and the girl who figures in the breach of promise case may feel that they are heroic because they get the bonbons they are after, but they are really nothing but cry-babies of a larger growth, at whom the world would point a scornful finger except that it is hardly worth its while; and the foolish divorcee is in a position no more dignified, however large the

amount of alimony allowed her by an injudicious court.

If you want your sons and daughters to be men and women when they are grown, be careful not to give them these fond and silly lessons in graft so early that the knowledge comes to them as second nature. They will learn soon enough from observation and less worthy ways of the world, when they come to gaze upon them with their own clear eyes.

But teach them to take care of themselves sturdily. Let them pick themselves up after a tumble; let them fight their own battles. Bring them up to have an honest contempt for cry-babies. Treat them like men and women from the very start, and you may save them from shame and sorrow, even from disgrace, maybe, when they are older.

# An Open Letter to John A. McCall President New York Life Insurance Company

Every man who is now denying himself luxuries, comforts and even necessities, in order that, after his death, his family may enjoy comfort and safety—every such man should read Mr. Lawson's burning words in his open letters to John A. McCall, President of the New York Life Insurance Company, and to the public. Every woman who is depending on insurance for her support. Every one closely or remotely connected with life insurance should get the November number of Everybody's, read the full text of Mr. Lawson's letters (of which parts are quoted below) and send Mr. Lawson their proxies or add their names to the hundred thousand who have already written him.

To John A. McCall, President New York Life Insurance Co.

Sir: It is time your attention was called to the moral sense of the American people. \* \* \* It is time you were shown yourself as you are today seen by the millions of your countrymen, who, a month ago, believed you to be a great and honorable man.

In spite of the terrible exposure of the past few weeks, \* \* \* in spite of the unveiling of the juggling, grafting and corruption of your administration of the most sacred trust that can be confided to man, you remain unconvinced of your fall and unrepentant of your shame, and forgetful that the enemy against whom your maneuvers were directed was the American people, and that \* \* \* your character and reputation were as absolutely before the bar as though you had been indicted for acquisition of the funds of some dead friend's wife. \* \* \*

You have made yourself the custodian of these funds under sacred pledge of square dealing and honest administration. You have made yourself the national executor \* \* \* of the widow and the orphan. \* \* \* Hundreds of millions of dollars have been confided to you annually—scores of millions of the nation have

been turned into your coffers. \* \* \* With this money you have been rigging syndicates, debauching Legislatures, manipulating stock markets, and doing other things which will be proven later. Instead of employing the vast power and the immense wealth intrusted to you to conserve the interests of your policy holders, you have made yourself a part of the cruel robbing machine which the "System" has created to deprive the American people of their savings. \* \* \*

Yet today you describe the investigation being conducted into your operations as an impertinence \* \* \* you are unrepentant, unashamed and defiant. \* \* \*

One year ago, in Everybody's Magazine, I said: "The officers, trustees and officials of the 'Big Three' life-insurance companies have been and are now squandering their policy holders' money. They are grafters—mean, contemptible grafters." \* \* \*

I gave specific instances of their thievery. \* \* \*

You replied, not by haling me to court, but by:

Circulating throughout the world documents by the millions, disparaging my reputation by advertisements the "news" and "editorial" statements from your subsidized insurance press, denying my charges, attacking my character, all at the expense of your

policy holders and without their approval. \* \* \* You employed James M. Beck, ex-Assistant Attorney General of the United States, then and now chief attorney for Henry H. Rogers, the Standard Oil Company, the "System" and the Mutual Life Insurance Company, to ridicule my utterances and asperse my honor in addresses in the cities of Philadelphia and Boston. \* \* \*

You employed James H. Eckels, ex-Comptroller of the Currency of the United States, now president of the Commercial Bank and representative of the "System" in the West, to attack my arguments and distort my motives in Chicago. \* \* \*

You ordered Vice President Perkins of the New York Life Insurance Company, to perform similar service in Philadelphia; and

"The burden of all these documents, advertisements and disguised advertisements and addresses was: 'Lawson is an unmitigated liar and scoundrel, whose sole reason for attacking the insurance companies is that we refused him insurance.' \* \* \*

Today you and your fellow-plunderers stand convicted in the eyes of the world, not only of juggling the moneys of the widow and the orphan in the stock market, but of manipulating these trust funds for the benefit of your own pockets. \* \* \*

Notwithstanding the turpitude already exposed to the people, you still imagine you can so conduct yourself as to prevent the investigators from fastening on you and your associates the more desperate crimes that have been committed in the past—the 150 to 200 millions stolen and diverted or used in corruption. \* \* \*

But you have mistaken the tempers of your countrymen. \* \* \*

I have been authorized in writing by over 16,000 policy holders, carrying over fifty-four millions of insurance, to act for them. \* \* \*

I had intended to await the finish of the New York investigation before proceeding, but as I have had placed in my hands during the past few days evidences of the determination of yourself and your accomplices fellow-conspirators to face it out regardless of consequences, and as I believe men capable of committing the acts that have been proved during the past few days fully capable of taking the transportable part of the billion and a quarter funds to foreign countries, and using them to keep themselves from their justly deserved punishments, I have decided to act now. \* \* \*

Thomas W. Lawson.

To Life Insurance Policy Holders.

At the beginning of my story, nearly a year and a half ago, I made certain accusations against the management of the three big life insurance companies. \* \* \*

I knew when I began my story that the big life insurance companies were in the hands of grafters and thieves, just as are the great banks, trust companies, railroad companies, and big corporations and trusts. \* \* \*

This I know, and, in plain language, said it. \* \* \*

Today the press of the world is devoting its space, news and editorial, to a recital of the contemptible and heinous crimes of the New York Life and the Mutual Life Insurance Companies—not as I relate them, but as their own officers and trustees publicly confess them. \* \* \*

In the July installment of my story I called upon policy holders to sign a coupon blank inserted in Everybody's Magazine, and send same to me that I might speak for them in a plan to further their interests. \* \* \*

In response to my call I have received up to today, October 16, 1905, answers, representing \$55,165,916. \* \* \*

As soon as I received a number of signatures sufficiently large to warrant it, I quietly began operations. \* \* \*

The first direct result is the investigation now being held. This investigation has been needed far enough to put before the public absolute proof of all the crimes I have charged, and three to thirty times as many more. \* \* \*

It is now evident to all that: 1st. The policy holders in the great companies have yearly paid into their company scores of millions more than necessary. \* \* \*

2d. The policy holders have been robbed of hundreds of millions. \* \* \*

3d. The vast funds now on hand have been habitually used by the grafters now in control of them in the rankest kind of stock gambling. \* \* \*

4th. These funds have been habitually used to corrupt the ballot-box and the lawmakers of the country. \* \* \*

I repeat, absolute proof of all this has been made public. \* \* \*

It should now be evident to all that: 1st. The funds now on hand are in actual jeopardy, because they are in the absolute control of unprincipled scoundrels. \* \* \*

2d. Unless something is done \* \* \* at once by the policy holders \* \* \* every one of the largest companies may become insolvent; that is, they may not be able to meet the engagements of their policies, because of waste of funds, tremendous falling off of new business, tremendous cost

of new business, and the nature of the new business,—so-called "graveyard business," for I am credibly informed that they are now seeking to insure those who formerly have been refused insurance because of physical infirmities. \* \* \*

It should be plainly evident that if the policy holders move, and move quickly, they can be absolutely assured that: 1st. The funds as they are today will remain intact. \* \* \*

2d. They will be added to by the restitution of from \$75,000,000 to \$150,000,000. \* \* \*

3d. A score of the thieves who have plundered policy holders in the past will be sent to prison. \* \* \*

4th. The future payments of policy holders will be largely out down. \* \* \*

5th. The present swollen surpluses will be returned in large part to policy holders. \* \* \*

6th. In the future policy holders will actually run the company. \* \* \*

7th. All policy holders can be assured that in the future they will receive the actual worth of their policy at surrender. \* \* \*

All this being so, it is most eminently desirable for policy holders to act, and act at once. \* \* \*

Thomas W. Lawson.

Beginning over a year ago, Everybody's Magazine has steadily attacked the legalized robbers of the business community, until the whole country has become keenly alive to the evil powers which we are struggling to destroy, and which have been in the way of President Roosevelt's "Square Deal for Every Man."

This destructive process must go on until the money of widows and orphans shall be safe; until beef trusts shall no longer control the food supplies; until the concentrated rottenness of many years shall be shaken out of the great businesses of our country; and until municipal, state and federal governments shall everywhere be clean and honest.

A great magazine—Everybody's for November—for everybody. For everybody; that means you.